

What is claimed is:

1. A card reader for usage with a smart card to reduce card abrasion comprising:
 - a receptacle, where the receptacle includes at least one open side;
 - at least one placement tab, where the at least one placement tab extends into the
 - 5 receptacle and secures the placement of the smart card in the receptacle; and
 - a plurality of contacts residing within the receptacle where the plurality of
 - contacts connects to a smart chip within the smart card upon placement of the smart
 - card in the receptacle.
- 10 2. The card reader according to claim 1, wherein the plurality of contacts is capable of
- resiliently contacting a smart chip on a smart card.
3. The card reader according to claim 1, further comprising:
 - a contact plate within the receptacle of the card reader that includes the
 - 15 plurality of contacts; and
 - a plurality of electrical leads from the contact plate.
4. A card reader for usage with a smart card to reduce card abrasion comprising:
 - a receptacle, where the receptacle includes at least one open side;
 - 20 a receptacle lip extending around three sides of said receptacle and securing the
 - placement of the smart card in the receptacle; and

a plurality of contacts residing within the receptacle where the plurality of contacts connects to a smart chip within the smart card upon placement of the smart card in the receptacle.

5 5. The card reader according to claim 4, wherein said receptacle lip resiliently maintains the smart card in contact with the plurality of contacts.

6. A method of having a card restraining tab smart card interface to reduce card abrasion comprising:

10 providing an open receptacle to minimize card area contact within a smart card reader;

 inserting a smart card into the receptacle and engaging said tab;

 placing a contact plate within the smart card reader;

 aligning the contact plate with a smart chip residing on a smart card; and

15 resiliently connecting the contact plate to the smart chip.